

**Effective 1/1/2016**

**13-45-503 Applicability.**

This part does not apply to the use of a protected consumer's credit report or record by:

- (1) a person administering a credit file monitoring subscription service to which:
  - (a) the protected consumer has subscribed; or
  - (b) the protected consumer's representative has subscribed on the protected consumer's behalf;
- (2) a person who, upon request from the protected consumer or the protected consumer's representative, provides the protected consumer or the protected consumer's representative with a copy of the protected consumer's credit report;
- (3) a check services or fraud prevention services company that issues:
  - (a) reports on incidents of fraud; or
  - (b) authorizations for the purpose of approving or processing negotiable instruments, electronic funds transfers, or similar payment methods;
- (4) a deposit account information service company that issues reports regarding account closures due to fraud, substantial overdrafts, automated teller machine abuse, or similar information regarding an individual to inquiring banks or other financial institutions for use only in reviewing an individual's request for a deposit account at the inquiring bank or financial institution;
- (5) an insurance company for the purpose of conducting the insurance company's ordinary business;
- (6) a consumer reporting agency that:
  - (a) only resells credit information by assembling and merging information contained in a database of another consumer reporting agency or multiple consumer reporting agencies; and
  - (b) does not maintain a permanent database of credit information from which new credit reports are produced; or
- (7) a consumer reporting agency's database or file that consists of information that:
  - (a) concerns and is used for:
    - (i) criminal record information;
    - (ii) fraud prevention or detection;
    - (iii) personal loss history information; or
    - (iv) employment, tenant, or individual background screening; and
  - (b) is not used for credit granting purposes.

Enacted by Chapter 191, 2015 General Session